



IMN-2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Akli Adjaoute
Application No. : 09/810,313
Filed : March 15, 2001
For : SYSTEMS AND METHODS FOR DYNAMIC DETECTION
AND PREVENTION OF ELECTRONIC FRAUD (As
Amended)
Group Art Unit : 2135
Confirmation No. : 9086
Examiner : Linh Son
Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Sir:

This Reply is in response to the November 23, 2004
Office Action for this patent application. Amendments to the
specification appear on page 2. Amendments to the claims are
reflected in the listing of claims which begins on page 3.
Remarks begin on page 8.